

# The CSSE Insurance Program

**Plan A** has been designed for occupational health and safety generalists who practice within the specialty of OHS. **Plan B** has been designed for those consultants who are starting to focus on one or more areas outside of the OHS specialty.

LMS PROLINK is uniquely positioned to help CSSE members who do not qualify under **Plan A** because of our unique experience in handling these inquiries. We are able to provide better- than-market rates in many of these situations. We will use the information that you provide to us to go out to market, and find coverage tailored to your specific needs. Chances are extremely good that the premium that LMS quotes will be better than any other quote you might receive, but of course, as with any CSSE program, you will be free to shop around and compare.

## Plan A

### \* Professional Liability Protection

Now underwritten by ENCON

For	Limit (\$)	Deductible (\$)	Annual Premium (\$)
Individual Consultants	1,000,000	1,000	569
	2,000,000	1,000	709
Multi-Consultant Businesses	1,000,000	1,000	569
	2,000,000	1,000	709
Each Additional Employed Consultant included in the Limit	1,000,000	1,000	282
	2,000,000	1,000	357

Even if a malpractice charge never gets to court you may be required to incur tremendous costs to defend yourself. You can also be held personally liable for negligence in providing or failing to provide professional services. Malpractice suits are not limited to physical injury. They may relate to an alleged injury, including those, which are emotional or psychological in nature.

A claim by a client, even if groundless, requires you to hire a lawyer and pay investigation and defence costs. Employers' malpractice insurance plans do not cover your personal liability for any professional activities *not* directly related to your employment, for instance, volunteer work, gratuitous advice, consulting, among others.

### \* Business Liability Option

Now underwritten by ENCON

For	Limit (\$)	Deductible (\$)	Annual Premium (\$)
Business Operations	1,000,000	1,000	385
	2,000,000	1,000	583
Each Additional employed Practitioner included in the Limit	1,000,000	1,000	128
	2,000,000	1,000	193

Also known as CGL/Comprehensive General Liability, CBL/Comprehensive Business Liability or Operational Liability Insurance. In any case, it covers your general business activities such as visits and meetings with customers, libel and slander, advertising, etc... It should be considered as the Foundation of your Liability insurance. Most contracts with Governments and larger corporations now require this coverage to be in place and the trend is increasing rapidly.

When you consider the cost of your coverage to be close to that of a two hour legal consultation, it is a bargain! Annual \$35 service charge, as well as taxes -applicable to specific provinces- to be administered.

## Plan B – Other Consultants

For consultants not qualifying for Plan A, every effort will be made to have you included in the program rates!! However, if some of your consulting activities fall outside the CSSE Mandate, you may not qualify for these rates and we will obtain other competitive quotes for you.

**NOW THERE'S EVEN MORE CHOICE for the CSSE MEMBER!!!**  
**KEEP READING...**

# Now Introducing... Plan C

This option was designed to provide Legal Defense Cost as well as an indemnity limit for the employed safety officer who has been help liable for a health safety related claim. Normally an employer should provide this protection but an employer may not have the proper insurance coverage himself or refuses to provide defense on the basis that the employee "has not acted within the scope of his/her duties".

The definition of an employed "Health and Safety Officer", is as follows:

Internal Health and Safety Practitioners are employed by medium to large organizations and are responsible for coordinating, administering, and managing internal Occupational Health and Safety programs.

Through specialized training, experience and/or education Internal Health and Safety Practitioners anticipate, recognize and assess occupational health and safety hazards and coordinate the implementation of effective risk control measures. They advise internal stakeholders on employee injury/illness prevention, organizational loss reduction and appropriate measures to meet obligations under applicable health and safety legislation, codes, standards and industry best practice.

**Plan C** offers you a choice of 2 limits:

Limit	Annual Premium	Deductible
\$1,000,000	\$282	\$1,000
\$2,000,000	\$357	\$1,000

## Property/Office Contents Option

Office Property Insured, \$50,000 Limit excluding Laptops, for \$150 Premium

Extension	Limit
Personal Effects	\$2,500 per Officer \$5,000 per Policy Year
Accounts Receivable	\$25,000
Valuable Papers	\$50,000
Property in Transit, excluding Laptop Computers	\$10,000
Growing Plants, Lawns, Trees, Shrubs and Flowers	\$1,000 per Plant \$10,000 per Occurrence
Glass	Included
Debris Removal	\$25,000
Pollutant Clean Up and Removal	\$10,000
Fire Department Service Charges	\$25,000
Fine Arts	\$10,000 max \$2,500 per Item
Building Damage by Theft	\$5,000
Professional Fees	\$25,000
EDP Equipment and Media	\$25,000
Automatic Inflation Adjustment	Included
Consequential Loss (Stock Spoilage)	\$25,000
Installation Floater	\$10,000
Tenants' Leashold Interest - Rents	\$10,000

The information stated above is only a summary of the applicable Limits of Insurance set forth in the Policy and will not be interpreted as increasing, modifying or varying in any way the said Limits of Insurance. In the event of any inconsistency between the information set out in this summary and the terms and conditions of the Policy, the Policy will govern.

For more information on your exclusive Member Benefits and Risk Management questions, contact:

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